

IN RE:

ELIA SARA VAZQUEZ QUINONES

DEBTOR(S)

CASE NO. 14-00971-MCF
CHAPTER 13

TRUSTEE'S REPORT ON CONFIRMATION

1. A meeting of creditors pursuant to Section 341 was held on **March 18, 2014**. The meeting was (was not) duly attended by debtor(s) and their attorney.
2. The liquidation value of the estate is: 1.00
3. With respect to the attached payment plan:

AMENDED PLAN DATE: April 20, 2014

PLAN BASE: \$33,966.00

TRUSTEE'S COMMENTS AND RECOMENDATIONS DATED: 4/30/2014 FAVORABLE UNFAVORABLE

1. [] FEASIBILITY 11 USC § 1325(a)(6):
2. [] INSUFFICIENTLY FUNDED § 1325(b):
3. [] UNFAIR DISCRIMINATION § 1322(b):
4. [] FAILS LIQUIDATION VALUE TEST § 1325(a)(4):

5. [X] FAILS DISPOSABLE INCOME TEST § 1325(b)(1)(B):

Provide certification showing maturity of retirement loan and amend plan to provide step up plan payments, if plan matures during the life of the plan.

6. [] DOES NOT PROVIDE FOR SECURED CREDITOR § 1325(a)(5):
7. [X] OTHER:

(1) Plan should provide that Trustee will not make disbursement to retirement loan if claim will be filed. (2) Debtor to clarify why she amend her provision regarding Tax refunds in which disclosed now that only the 10% of Tax refunds will fund the plan and not the entire tax refunds as originally proposed. (3) Evidence of filing 2011 State Tax Return has not been submitted. (4) Provision in plan should be clarified regarding secured creditor Reliable. Will be In Full or Direct and Arrears? Debtor to clarify. (5) For the reasons stated at this report on confirmation, Trustee Motion to Dismiss is pending.

NOTICE: This report anticipates Trustee's position as per 11 USC § 1302(b)(2) a copy of which has been served upon counsel for debtor(s). Copies are available to parties in interest at the Trustee's Office.

Atty Fee:\$3,000.00 /\$0.00/\$3,000.00

/s/ Osmarie Navarro Martínez
Osmarie Navarro Martínez

Atty: JUAN O CALDERON

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